COMBINED DECLARATION FOR PATENT APPLICATION AND POWER OF ATTORNEY (Includes Reference to Provisional and PCT International Applications)			Attorney's Docket No.			
(033203-001				
As a below named inventor, I hereby declare that: My residence, post office address and citizenship are as stated below next to my name; I believe I am the original, first and sole inventor (if only one name is listed below) or an original, first and joint inventor (if plural names are listed below) of the subject matter which is claimed and for which a patent is sought on the invention entitled:						
PROPERTY	LINKED-CRED	IT CARD				
the s	specification of wh	nich (check only one item below	v):			
X	is attached hereto.					
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Section 1	and was amende	d				
	on		(if applicable).			
Thereby state	that I have review	ved and understand the contents	s of the above-identified specific	cation, including the claims, as		
[mh	ny amendment re					
Tacknowledge Title 37, Code	e the duty to discle of Federal Regu	ose to the Office all information lations, §1.56.	n known to me to be material to	patentability as defined in		
United States certificate or a	of America listed of PCT internati	or of any PCT international app below and have also identified onal application(s) designating	States Code, §119 (a)-(e) of an dication(s) designating at least of below any foreign application(s at least one country other than the core that of the application(s) of	ne country other than the for patent or inventor's he United States of America		
PRIOR FORE	IGN/PCT APPLI	CATION(S) AND ANY PRIO	RITY CLAIMS UNDER 35 U.	S.C. §119·		
COL	JNTRY ficate "PCT")	APPLICATION NUMBER	DATE OF FILING (day, month, year)	PRIORITY CLAIMED UNDER 35 U.S.C. §119		
				_ Yes _ No		
				_Yes _No		
				_ Yes _ No		
				_ Yes _ No		
				YesNo		
I hereby claim the benefit under Title 35, United States Code § 119(e) of any United States provisional application(s) listed						
below.	t the benefit thice	Time 33, Office States Code §	119(c) of any officer states pro	ovisional application(s) listed		
60/173,476			December 29, 1999			
(Application Number)			(Filing Date)			
	60/194,777		April 5, 2000			
(Application Number)			(Filing Date)			

COMBINED DECLARATION FOR PATENT APPLICATION AND POWER OF ATTORNEY (CONT	נים)
(Includes Reference to Provisional and PCT International Applications)	U,

Attorney's Docket No.

033203-001

I hereby claim the benefit under Title 35, United States Code, §120 of any United States applications(s) or PCT international application(s) designating the United States of America that is/are listed below and, insofar as the subject matter of each of the claims of this application is not disclosed in that/those prior application(s) in the manner provided by the first paragraph of Title 35, United States Code, §112, I acknowledge the duty to disclose to the Office all information known to me to be material to the patentability as defined in Title 37, Code of Federal Regulations §1.56, which became available between the filing date of the prior application(s) and the national or PCT international filing date of this application:

PRIOR U.S. APPLICATIONS OR PCT INTERNATIONAL APPLICATIONS DESIGNATING THE U.S. FOR BENEFIT UNDER 35 U.S.C. §120:

	U.S. APPLICATIONS			STATUS (check one)		
U.S. APPLICATION NU	IMBER	U.S. FILING DATE		PENDING	ABANDONED	
PCT APPLICATIONS DESIGNATING THE U.S.						
PCT APPLICATION NO.	PCT FILING DATE	U.S. APPLICATION NUMBERS ASSIGNED (if any)				
Annah						
_ 1 Te						

Thereby appoint the following attorneys and agent(s) to prosecute said application and to transact all business in the Patent and Trademark Office connected therewith and to file, prosecute and to transact all business in connection with international applications directed to said invention:

. Et					
William L. Mathis Robert S. Swecker Platon N. Mandros Benton S. Duffett, Jr. Norman H. Stepno Ronald L. Grudziecki Frederick G. Michaud, Jr. Alan E. Kopecki Regis E. Slutter Samuel C. Miller, III Robert G. Mukai George A. Hovanec, Jr. James A. LaBarre E. Joseph Gess	17,337 19,885 22,124 22,030 22,716 24,970 26,003 25,813 26,999 27,360 28,531 28,223 28,632	R. Danny Huntington Eric H. Weisblatt James W. Peterson Teresa Stanek Rea Robert E. Krebs William C. Rowland T. Gene Dillahunty Patrick C. Keane B. Jefferson Boggs, Jr. William H. Benz Peter K. Skiff Richard J. McGrath Matthew L. Schneider	27,903 30,505 26,057 30,427 25,885 30,888 25,423 32,858 32,344 25,952 31,917 29,195 32,814	Gerald F. Swiss Charles F. Wieland III Bruce T. Wieder Todd R. Walters Ronni S. Jillions Harold R. Brown III Allen R. Baum Steven M. duBois Brian P. O'Shaughnessy Kenneth B. Leffler Fred W. Hathaway	30,113 33,096 33,815 34,040 31,979 36,341 36,086 35,023 32,747 36,075 32,236
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I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code and that such willful false statements may jeopardize the validity of the application or any patent issued thereon.

FULL NAME OF SOLE OR FIRST INVENTOR	SIGNATURE		DATE
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Punta del Este, Maldonado, URUGUAY		1	
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Edificio Centro Lafayette, Calle 24 Esquina 21, Piso 4 - Apto. 401 FULL NAME OF SECOND JOINT INVENTOR, IF ANY	, Punta del Este, Maldonad	o, URUGUAY	
1 322 TABLE OF BECOME TORY INVENTOR, IF ANY	SIGNATURE		DATE
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FULL NAME OF FIFTH JOINT INVENTOR, IF ANY	SIGNATURE		DATE
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FULL NAME OF SIXTH JOINT INVENTOR, IF ANY	SIGNATURE		DATE
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